

Certificate Number: 00301-PR-DE-016092495

Bankruptcy Case Number: 07-01185



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 20, 2011, at 11:46 o'clock AM EDT, MARILYA S CARDONA completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: September 20, 2011 By: /s/Lakshmi Jiawan

Name: Lakshmi Jiawan

Title: Certified Bankruptcy Counselor